

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
TRENTON VICINAGE**

In re:

Stephanie A. Garramone

Debtor(s)

Case No. 19-19756 / MBK

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Albert Russo, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/14/2019.
- 2) The plan was confirmed on 09/17/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/04/2020.
- 5) The case was dismissed on 08/11/2020.
- 6) Number of months from filing to last payment: 11.
- 7) Number of months case was pending: 17.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$37,678.66.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$18,198.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$18,198.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,057.49
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$2,057.49**

Attorney fees paid and disclosed by debtor: \$2,500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Advanced Radiology Solutions	Unsecured	49.17	NA	NA	0.00	0.00
Barnabas Health Medical Group	Unsecured	25.00	NA	NA	0.00	0.00
Barron Emergency Physicians	Unsecured	111.03	NA	NA	0.00	0.00
COUNTRY DOOR	Unsecured	711.00	711.34	711.34	0.00	0.00
DOROTHY HAYES	Unsecured	7,000.00	NA	NA	0.00	0.00
Hackensack Meridian Health	Unsecured	39.03	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	612.00	672.47	672.47	0.00	0.00
LVNV FUNDING LLC	Unsecured	616.00	680.56	680.56	0.00	0.00
Meridian Medical Group - FAC PRAC	Unsecured	25.00	NA	NA	0.00	0.00
Meridian Medical Group Retail Clinic	Unsecured	109.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	2,732.00	2,802.77	2,802.77	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	682.00	681.59	681.59	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	639.00	602.13	602.13	0.00	0.00
Riverview Medical Center	Unsecured	179.25	NA	NA	0.00	0.00
Southern Ocean Medical Center	Unsecured	1,288.91	NA	NA	0.00	0.00
The Bureaus Inc	Unsecured	499.00	NA	NA	0.00	0.00
Transworld System Inc	Unsecured	71.00	NA	NA	0.00	0.00
US BANK NATIONAL ASSOCIATION	Secured	543,300.07	621,723.77	96,669.41	16,140.51	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$96,669.41	\$16,140.51	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$96,669.41	\$16,140.51	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$6,150.86	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$2,057.49</u>
Disbursements to Creditors	<u>\$16,140.51</u>
TOTAL DISBURSEMENTS :	<u>\$18,198.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/26/2020

By: /s/ Albert Russo

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.